



Teachers' Retirement System of the State of Kentucky

479 Versailles Road
Frankfort, KY 40601-3800
800-618-1687

TRS 4 Voluntary Contribution Agreement

TRS 4 members may make voluntary contributions to the 403(b) tax-sheltered annuity program by entering into this agreement. Voluntary contributions are made only through payroll deduction and must be made from earnings paid for a TRS-covered position. See the TRS website at <https://trs.ky.gov/active-members/trs-4-member-information/> for more information.

Printed member name (First, middle initial, last)	TRS Member ID	Primary phone number
Address (Street/City/State/ZIP)		

I direct my employer to reduce my earnings on a before-tax basis by the following amount (*check and complete one option only*):

<input type="checkbox"/>	\$_____ per pay period (<i>enter a whole dollar amount</i>); or
<input type="checkbox"/>	_____ % per pay period (<i>enter a whole percentage</i>); or
<input type="checkbox"/>	The maximum amount permitted under the applicable dollar limit for each calendar year, increased by the age 50 catch-up limit, if applicable.

Important: These voluntary contributions and contributions to any other 403(b) or 401(k) plan cannot exceed the applicable Internal Revenue Service (IRS) dollar limits under Section 402(g) of the Internal Revenue Code (code). Also, if employer contributions are made to the TRS program on behalf of the employee, total contributions to the program and any other 403(b) plan sponsored by an employer cannot exceed the applicable IRS dollar limits under Section 415(c) of the code.

This agreement will take effect as soon as administratively practicable following the date the member completes and returns the agreement and will remain in effect until the member changes or terminates it by submitting a new agreement. This agreement applies only to earnings not yet paid or made available to the employee and is legally binding and irrevocable with respect to amounts earned while the agreement is in effect.

TRS or the employer may revoke or modify this agreement at any time if necessary to comply with applicable provisions of the code or for any other reason.

This agreement must be signed by both the member and the employer and returned to TRS by the employer.



Member signature	Date
Employer signature	Date
District/Agency name	Effective date